MASSACHUSETTS

DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

January 2001

Division of Municipal Development

www.state.ma.us/dhcd

Resources for Vibrant Communities

Economic Development



Open Space



Transportation



Sources of **Financial And Technical Assistance**





A.C. RATSHESHKY FOUNDATION

A.C. Ratsheshky Foundation 617-426-7172 c/o GMA, 77 Summer St, 8th Floor, Boston, MA 02110 www.agmconnect.org/ratshes4.html

Provides grant assistance in areas including the arts and culture. Grants are generally limited to Boston and contiguous communities.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

Resource Type: TA

ACQUISITION LOAN PROGRAM

Community Economic Development Assistance Corporation 617-727-5944

18 Tremont St, Suite 1020, Boston, MA 02108

Non-profit developers are eligible for short term acquisition loans to cover the costs of acquiring and holding properties. Loans are up to 90% of appraised value of the property.

AGRO ENVIRONMENTAL TECHNOLOGY GRANT Resource Type: FUNDING

Department of Food & Agriculture (DFA) 508-792-7711 142 Old Common Rd, Lancaster, MA 01523 www.massdfa.org/agroenv.htm

Addresses agriculturally related environmental concerns and agricultural development needs and opportunities. Projects must have practical commercial application involving new or alternative technologies, practices, or organizational arrangements which will stimulate expanded agricultural development, economic activity and employment growth.

AMERICAN AND NEW ENGLAND STUDIES

Boston University 617-353-2948 226 Bay State Rd, Boston, MA 02215 www.bu.edu

Graduate Preservation Studies program conducts studios and other special projects, including development of historic preservation plans, adaptive reuse studies, feasibility studies, etc.

ASSOCIATED GRANT MAKERS

Associated Grant Makers 617-426-2606 294 Washington Street, Suite 840, Boston, MA 02108 www.agmconnect.org

On a membership basis, provides TA on writing grant applications, effective governance, and finding grant sources to community non-profits. Non-members can use the library of grants located in downtown Boston.

AT&T FOUNDATION

AT&T

212-387-4868

32 Avenue of the Americas, Suite 2400, New York, NY 10013

www.att.com/foundation/

Provides grant assistance for projects including areas of art and culture and civic and community service. Priority is given to communities and regions with large concentrations of AT&T employees.

Resource Type: FUNDING

Resource Type: TA

BOARD DEVELOPMENT & TRAINING

National Center for Nonprofit Boards 800-883-6262 1828 L Street NW, Suite 900, Washington, DC 20036-5104 www.ncnb.org/

NCNB offers technical assistance and training services in nonprofit board development, utilizing a national network of experts to help design and conduct programs covering a range of topics, including: board member responsibilities, developing a strong board, motivating a board in fund raising, building a strong board / staff partnership, managing conflicts of interest, and others.

BROWNFIELDS ECONOMIC REDEVELOPMENT Resource Type: FUNDING INITIATIVE

Environmental Protection Agency (EPA) 617-573-9681
One Congress St, Boston, MA 02114
www.epa.gov/swerosps/bf/html-doc/region01.htm

Provides \$200,000 over 2 years for a project involving site assessment, site identification, or remediation planning for brownfields. Activities can include administration, outreach to stakeholders, and field work.

BROWNFIELDS REDEVELOPMENT ACCESS TO Resource Type: FUNDING CAPITAL

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/brownfields.asp

A state-subsidized program which will back cleanup loans by themselves or in conjunction with development or redevelopment loans for business purposes on contaminated sites with environmental insurance and loan guarantees. Provides: broad environmental insurance coverage on projects for lender and borrower, including cost-cap, at subsidized rates; pre-negotiated, low cost policies, with a menu of additional coverages; project loan guarantees for the lender; minimal paperwork or delays for the loan officer and borrower.

BUILDING CODE

State Board of Building Regulations and Standards 617-727-7532

One Ashburton Place, Rm 1301, Boston, MA 02108

www.state.ma.us/bbrs/

Provides training for the state building code and the energy code. Also helps locate licensed contractors.

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

BUSINESS & INDUSTRY GUARANTEED LOANS Resource Type: TA

USDA Rural Development 413-253-4318 451 West St, Amherst, MA 01002 www.rurdev.usda.gov/rbs/busp/b&i_dir.htm

Loan guarantees are made to improve, develop, or finance business, industry, and employment and to improve the economic and environmental climate in rural communities including pollution abatement and control. Available only to businesses located in areas outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized area. May be used for real estate purchase or improvement, equipment, or working capital.

BUSINESS & SBA 7a LOANS

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/conventional.asp

Provides senior debt or secondary debt to primary bank financing for long-term working capital, machinery & equipment, subordinated debt, mergers & acquisitions, real estate, debt restructuring, growth needs, and treasury stock.

BUSINESS FINANCING

Massachusetts Office of Business Development (MOBD) 617-727-3206 One Ashburton Place, Room 2101, Boston, MA 02108 www.state.ma.us/mobd/finance_services.htm

Business Finance Specialists at MOBD provide information on local, state, and federal financing sources. Programs include financing for plant and equipment, working capital, and venture capital.

CAPITAL ACCESS PROGRAM

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/capital.asp

Provides banks with a "cash collateral" guarantee. The program encourages banks to make loans to small businesses and is available to Massachusetts companies with annual sales less than \$5 million that have borrowing needs up to \$500,000. Start up companies, retailers, manufacturers, and service businesses are among those eligible.

CHAPTER 79A RELOCATION

Department of Housing & Community Development (DHCD) 617-727-7001 x 417
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

Provides assistance and oversight to state and local agencies undertaking projects which result in the displacement of businesses or residents, such as real estate acquisition for a municipal parking lot.

COLLATERAL & TECHNICAL ASSISTANCE PROGRAM (CATA)

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Provides loans and technical assistance to minority and women-owned firms contracting with MHFA HUD Demonstration/Disposition Program.

COMMONWEALTH ENTERPRISE FUND

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Provides equity funds, medium-term loans, and management assistance to technology and manufacturing companies. Will consider retail and service companies on a highly selective basis.

Resource Type: FUNDING/TA

Resource Type: FUNDING

Resource Type: TA

COMMUNITY DEVELOPMENT ACTION GRANTS Resource Type: FUNDING (CDAG)

Department of Housing & Community Development (DHCD) 617-727-7001 x 456
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Funds economic development projects on publicly owned or managed property including work on buildings or other structures, facades, streets, roadways, thoroughfares, sidewalks, rail spurs, utility distribution systems, water and sewer lines, parks, playgrounds; site preparation and improvements, including demolition of existing structures; relocation assistance; other revitalization of the area in which the project is located. Priority is given to projects which provide substantial employment or other direct benefit for low-income persons, significantly improve the condition of a low-income neighborhood, or provide reinforcement for other housing or community development related investments by the Commonwealth.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

COMMUNITY DEVELOPMENT FUND (CDF)

Department of Housing & Community Development (DHCD) 617-727-7001 x 435
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 As part of the Community Development Block Grant program, provides funding for numerous community development and housing related needs. Projects must satisfy a national objective.

COMMUNITY ECONOMIC DEVELOPMENT FUNDS

U.S. Dept. of Health & Human Services 202-401-9354 DHHS/ACF, 370 L'Enfant Promenade, Washington, DC 20447 www.acf.dhhs.gov/programs/ocs/#PA

Offers flexible funding for community development targeting low income populations, including planning.

COMMUNITY FOUNDATION OF CAPE COD

Community Foundation of Cape Cod 800-947-2322 PO Box 406, Yarmouthport, MA 02675 www.capecodfoundation.com

Provides grant assistance for projects including areas of arts and the environment. Funded projects have included publications, arts festivals, and environmental studies. Eligible projects must serve the people of Barnstable County.

COMMUNITY INVESTMENT

Massachusetts Business Development Corporation 617-350-8877

50 Milk St, Boston, MA 02109

www.mass-business.com/site/content/community.asp

Provides direct funding to minority, women and disadvantaged businesses, non-profits, and other organizations. Loan requests will be considered for up to \$1,000,000 for working capital, acquisition of assets, and restructuring of debt.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

COMMUNITY OUTREACH PARTNERSHIP

U.S. Dept. of Housing & Urban Development (HUD) 202-708-1537 820 First Street NE, Suite 300, Washington, DC 20002-4205 www.hud.gov/progdesc/copc.html

Funds universities for development of partnerships with towns to provide information and technical aid. Topics include neighborhood revitalization, infrastructure, planning, housing, crime prevention, jobs, and economic development. Refer to universities listed in this database for possible interest.

COMMUNITY REINVESTMENT ACT

Local Banks Your local bank www.state.ma.us/dob/cra.htm

Various funding is available under the Community Reinvestment Act and other federal laws and regulations. Check with your bank to see what they offer; if they do not offer a program, ask to have one created.

COMMUNITY SEPTIC MANAGEMENT PROGRAM Resource Type: FUNDING

Department of Environmental Protection (DEP)

Northeast: 617-932-7742; Central: 508-767-2850; Southeast: 508-946-2836; West: 413-784-1100

Main address: 1 Winter Street, Boston, MA 02108

www.state.ma.us/dep/brp/wwm/t5pubs.htm

Provides pre-loan financial assistance to develop a Comprehensive Community Septic Management Program including an on-site inspection or management plan and a local betterment program (loan). Contact district representatives. Communities that participated in the \$10 million septic system repair program are not eligible.

COOPERATIVE FUND OF NEW ENGLAND

Cooperative Fund of New England 800-818-7833 P.O. Box 412, Hartford, CT 06141-0412 www.cooperativefund.org

Provides loans to cooperative or non-profit businesses with priority given to those that promote the common good. Loans can pay for organizational development or projects.

CROSSROADS COMMUNITY FOUNDATION

Crossroads Community Foundation 508-647-2260 20 Main St, Suite 301, Natick, MA 01760 www.ccfdn.org/

Provides grant assistance for projects including areas of: culture, environment, economic development, and capacity building. Funded projects have included assistance to local arts initiatives, historic preservation, environmental studies, non-profit agency strategic plans, and micro-loan programs. Limited to projects within 27 MetroWest communities.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

Resource Type: TA

Resource Type: FUNDING

CULTURAL ECONOMIC DEVELOPMENT

Massachusetts Cultural Council 617-727-3668 x 269 120 Boylston St, Boston, MA 02116-4600 www.massculturalcouncil.org/grants/for_organizations/cultural_econdev.

Provides seed funding to partnerships that use culture to create or enhance sustainable jobs, business enterprises, and other income-generating activity. Requires a 1:1 match.

CULTURAL FUNDING: FEDERAL

National Endowment for the Arts www.arts.gov/federal.html

Clearinghouse for federal grant programs with an arts component.

CULTURAL TOURISM SEMINARS

MA Office of Travel and Tourism (MOTT) 617-973-8500

10 Park Plaza, Suite 4510, Boston, MA 02116

In conjunction with historic and cultural organizations, offers a series of annual seminars on a variety of marketing topics specifically tailored for cultural institutions such as museums, historic attractions, local performing arts organizations, etc. A nominal fee is charged for seminar registration.

DEMOLITION OF ABANDONED BUILDINGS

Department of Housing & Community Development (DHCD) 617-727-7001 x 408
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Limited funding is available for the removal of abandoned buildings which pose severe health and safety risks.

DEPARTMENT OF URBAN STUDIES AND

Massachusetts Institute of Technology 617-253-2024 77 Massachusetts Ave, Cambridge, MA 02139 dusp.mit.edu/DUSP/main/html/main.lasso

MIT is a source for interns and special field studies in design and development, economic development, and community development.

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

<u>DEPT. OF LANDSCAPE ARCH. & REGIONAL</u> PLANNING Resource Type: *TA*

University of Massachusetts at Amherst 413-545-2255 109 Hills North, UMass, Amherst, MA 01003 www.umass.edu/larp/

An outreach program that provides assistance to communities, particularly through graduate studios in areas of landscape architecture, planning, urban design, and economic development. Participating programs include: Landscape Architecture, Regional Planning, the Center for Economic Development, the Center for Rural Massachusetts, and the Urban Places Project.

DEVELOPMENT ASSISTANCE LOANS

Community Economic Development Assistance Corporation 617-727-5944

18 Tremont St. Suite 1020, Boston, MA 02108

Funds can be used by non-profit developers to hire architects, engineers, attorneys, and development consultants in order to secure preliminary financing commitments.

ECONOMIC DEVELOPMENT INCENTIVE

Massachusetts Office of Business Development (MOBD) 617-973-8600 10 Park Plaza, Suite 3720, Boston, MA 02116 www.state.ma.us/mobd/edip.html

The purpose of the program is to stimulate job creation, attract new business to designated regions, and encourage business investment across the state through the use of certain incentives. State incentives include an investment tax credit for qualifying tangible, depreciable assets. Municipal incentives include special tax assessments and tax increment financing.

ECONOMIC DEVELOPMENT TECHNICAL ADVISORY SERVICE

Council for Urban Economic Development 202-223-4735 1730 K St NW, Suite 700, Washington, DC 20006 www.cued.org/technical/technicalassistance.html

CUED's Technical Advisory Service provides assistance to communities in a wide range of economic development areas, including real estate redevelopment, business attraction and retention, strategic planning, brownfields remediation, and technology transfer. For a fee, CUED staff will assemble a team of experts to perform a site visit and assess a community's problems, needs, and opportunities.

Resource Type: TA

Resource Type: TA

Resource Type: TA

Resource Type: FUNDING

ENERGY EFFICIENCY PROGRAM

Division of Energy Resources (DOER) 617-727-4732 70 Franklin St, 7th Floor, Boston, MA 02110-1313 www.state.ma.us/doer/programs/pub_bld/pub_bld.htm#eep

Helps communities reduce energy costs with little or no capital expenditure. Communities can use the TA available for privately financed renovation projects or for design review services of new construction projects.

ENVIRONMENTAL PROGRAM

Manufacturing Extension Partnership 301-975-5104 NIST/MEP, Bldg 301/C121, Gaithersburg, MD 20899 es.epa.gov/oeca/fedfac/initiati/nistmep4.html

Through a partnership with EPA, helps small manufacturers become environmentally competitive and adopt cleaner manufacturing processes. Includes training and technology and information resource centers.

FARM VIABILITY ENHANCEMENT PROGRAM

Department of Food & Agriculture (DFA) 413-529-0873 116 Pleasant St, Office #3105, Easthampton, MA 01027 www.massdfa.org

Pays for the development of farm viability plans in order to improve the economic bottom line and environmental integrity of participating farms. Plans are developed by teams of agricultural, economic and environmental consultants.

FEDERAL HIST. PRESERVATION TAX CREDIT INCENTIVES

Heritage Preservation Services, National Park Service 202-343-9583 National Park Service, 1849 C Street NW, Washington, DC 20240 www2.cr.nps.gov/tps/tax/tax_t.htm

Provides a 20% federal income tax credit for the substantial rehabilitation of income-producing properties listed in or eligible for listing in the National Register of Historic Places. All rehabilitation work must meet the Secretary of the Interior's Standards for Rehabilitation. A 10% credit exists for the rehabilitation of non-historic buildings.

Resource Type: TA

Resource Type: FUNDING

Resource Type: TA

Resource Type: FUNDING

FULLER FOUNDATION

Fuller Foundation P.K. Erickson, Program Administrator PO Box 461, Rye Beach NH 03871 www.agmconnect.org/fuller1.html

Provides grant assistance for projects including the arts. Funded projects have included art and performing arts festivals, and the creation of murals and sculpture. Geographic focus is limited to the Boston area.

GRADUATE SCHOOL OF DESIGN

Harvard University Urban Planning & Design 617-495-9571 48 Quincy St, Room 312, Cambridge, MA 02138 www.gsd.harvard.edu/

Offers graduate design studios in urban planning and design.

HERITAGE PROPERTY INVESTORS

National Trust for Historic Preservation 617-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109 www.nthp.org/main/frontline/departments/financial.htm

Provides developers of historic rehab tax credit projects and historic low-income housing tax credit projects with access to corporate equity investors. Also provides access to construction and permanent lending sources, and provides technical assistance with preservation tax credit applications.

HISTORIC PRESERVATION/COMMUNITY REVITALIZATION

Historic Massachusetts 617-723-3383 45 School St, Boston, MA 02108 www.historicmass.org

Provides technical assistance through its educational and technical assistance programs, "Action Teams," which can assess specific preservation development problems or issues, and community forums on various topics related to historic preservation. Also has a small loan program that offers gap financing for preservation related real estate development projects. Loan assistance focuses on regions and communities established as priorities by HMI.

Resource Type: FUNDING/TA

Resource Type: FUNDING

INTERMEDIARY RELENDING PROGRAM LOANS Resource Type: FUNDING (IRP)

USDA Rural Development 413-253-4318 451 West St, Amherst, MA 01002 www.rurdev.usda.gov/rbs/busp/irp.htm

Makes loans to finance business facilities and community development projects not within the outer boundary of any city having a population of 25,000 or more. Loans are made through the Rural Business Cooperative Service. Eligible applicants may be public bodies or not-for-profit corporations and must have a record of successfully assisting rural businesses, including experience in making and servicing commercial loans.

JOHANNA FAVROT FUND

National Trust for Historic Preservation 617-523-0885 7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109 www.nthp.org/main/frontline/departments/financial.htm

Provides grants ranging from \$2,500 to \$25,000 to non-profit organizations, public agencies, for-profit businesses, and individuals for projects that contribute to the preservation or recapture of an authentic sense of place. Funds may be used for professional services in areas of architecture, planning, archaeology, media relations; sponsoring preservation conferences and workshops; and implementing innovative preservation education programs.

JOHN W. MCCORMACK INSTITUTE OF PUBLIC Resource Type: *TA* AFFAIRS

University of Massachusetts at Boston Urban Affairs 617-287-5550 100 Morrissey Blvd, Dorchester, MA 02125 www.umb.edu

Provides forums, conferences, lectures, etc. on a variety of topics, including urban affairs and economics.

LEADERSHIP TRAINING TAPES

Natural Resources Conservation Service 413-253-4353 451 West St, Amherst, MA 01002-2995 www.ma.nrcs.usda.gov/

8 leadership development tapes are available for loan. Each tape is 2 hours and features national experts. Topics include: marketing, outdoing your competition, and sales.

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

LOCAL TECHNICAL ASSISTANCE

U.S. Department of Commerce *215-597-4603*

Curtis Center, Independence Square West, Suite 140, South Philadelphia, PA 19106 www.doc.gov/eda/

Through the Economic Development Administration, awards grants to communities or CDCs for solving specific development problems. Examples include: rehabilitation of distressed commercial districts, technical or market feasibility studies, technical analysis of potential economic development projects, tourism development, minority enterprise, and skill training. Funds pay for consultants only.

MABEL LOUISE RILEY FOUNDATION

Mabel Louise Riley Foundation 617-951-9100 c/o Stackpole & Warner LLP, 75 State St, Boston, MA 02109 www.agmconnect.org/riley5.html

Provides grant assistance in areas including community development in low income and minority neighborhoods, job development and training, housing, historic preservation, urban environment, and the arts. Funded projects include capital improvements, historic preservation, building acquisition, community planning, and organization development. Support for projects outside the City of Boston and vicinity is limited.

MANUFACTURING PRODUCTIVITY

Massachusetts Manufacturing Extension Partnership 800-MEP-4MFG 10 Park Plaza, Ste 3720, Boston, MA 02116 www.massmep.org/

Small to mid-size manufacturing companies are eligible for assistance in a variety of areas, including: productivity, quality control, ISO 9000, business planning, market development, regulatory compliance, and training. Services are provided through regional centers; general contact listed below.

MARITIME HERITAGE GRANTS

National Park Service 202-343-8170

National Maritime Initiative (2280), 1849 C St NW, Washington, DC 20240 www.cr.nps.gov/maritime/grants.htm

Awards of \$2,500 to 50,000 are available for maritime history and the preservation of maritime properties.

Resource Type: FUNDING

Resource Type: FUNDING/TA

Resource Type: FUNDING/TA

MASS BROWNFIELDS

Various State Agencies 617-556-1138 or 617-973-8989 DEP: 1 Winter St, Boston, MA 02108 www.state.ma.us/dep/bwsc/brownfld.htm

MassDevelopment, the Governor's Office for Brownfields Revitalization, the Attorney General, the Department of Revenue, and the Department of Environmental Protection offer assistance on the rehabilitation of brownfields. Elements of the program include federal tax incentive, state tax credit, access to capital, redevelopment fund, and covenant not to sue. Phone numbers here are for DEP's Brownfields Coordinator and for the Governor's Office on Brownfields Revitalization.

MASSACHUSETTS COMMUNITY CAPITAL FUND Resource Type: FUNDING (MCCF)

Department of Housing & Community Development (DHCD) 617-727-7001 x 424

One Congress Street, 10th Floor, Boston, MA 02114

www.state.ma.us/dhcd/components/dcs/cdbg/mccf.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides flexible debt financing of \$100,000-490,000 to private businesses for purchase of equipment, acquisition of real estate, construction or rehabilitation, working capital, and refinancing projects. Part of CDBG so must meet national objective.

MASSACHUSETTS CULTURAL FACILITIES

Massachusetts Cultural Council 617-727-8447

120 Boylston Street, Second Floor, Boston, MA 02116-4600 www.massculturalcouncil.org/grants/for_organizations/mcfp.html

Provides technical assistance, planning grants, and loans to non-profit cultural organizations (generally with revenues under \$5 million annually) in MA to undertake facilities planning. Eligible projects include: consultation, training, marketing studies, loans for acquisition, renovation, equipment purchases, etc.

MASSACHUSETTS DOWNTOWN INITIATIVE

Department of Housing & Community Development (DHCD) 617-727-7001 x 426

One Congress St, Boston, MA 02114

www.state.ma.us/dhcd/components/dcs/downtown/default.htm

Provides direct and indirect assistance on all topics of downtown revitalization, including organizational development, community involvement, economic development, streetscapes and design, public safety, transportation and parking, and housing.

Resource Type: TA

Resource Type: FUNDING

Resource Type: TA

Resource Type: FUNDING

MASSACHUSETTS PRESERVATION PROJECTS

Massachusetts Historical Commission 617-727-8470 220 Morrissey Boulevard, Boston, MA 02125 www.state.ma.us/sec/mhc/mhcform/formidx.htm

Provides funding for the acquisition, preservation, and rehabilitation of historic properties, landscapes and sites. Eligible properties must be listed in or eligible for listing in the State Register of Historic Places and be in municipal or private non-profit ownership. Predevelopment projects such as feasibility studies, plans and specifications, and historic structures reports are also eligible activities. This is a 50% matching grant program.

MEP WORKFORCE INITIATIVE

NIST Manufacturing Extension Partnership 800-637-4634 CBWL, The Schrafft Center, 529 Main St, Boston, MA 02129 www.mep.nist.gov/index.html

Helps small to mid-size manufacturing companies improve competitiveness through training in human resources and technology. The 1-800 number will automatically connect you to your regional center.

MEZZANINE CAPITAL FUND

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/mezzanine.asp

Provides financing for corporate expansions, mergers and acquisitions, recapitalizations, refinancings, ownership changes and other strategic growth initiatives via subordinated debt with warrants.

MINORITY & WOMENS CONTRACTOR BOND

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Minority or women owned certified businesses are eligible for working capital loans, letters of credit, assistance in obtaining bonds, and management assistance.

Resource Type: FUNDING/TA

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

MINORITY ECONOMIC & COMMUNITY DEVELOPMENT GRANT

Department of Economic Development (DED) MOBD 617-973-8600
10 Park Plaza, Suite 3720, Boston, MA 02116

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Local economic development organizations are eligible for matching grants for the purpose of supporting minority business growth.

MUNICIPAL INCENTIVE GRANTS (MIGs)

Department of Housing & Community Development (DHCD) 617-727-7001 x 404
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

Assists local government officials in the planning, management, and operations of cities and towns, and the training of local officials. The program provides grants to pay for consultant assistance and, in some cases, hardware and software. MIGs can be used for goals & objectives/visioning studies, economic development strategies, and organizational studies, among others.

MUNICIPAL RECYCLING GRANT

Department of Environmental Protection (DEP) 617-292-5861
1 Winter Street, Boston, MA 02108

Winter Street, Boston, Witt 02100

www.state.ma.us/dep/recycle/recycle.htm#towns

Funds are available to purchase recycling equipment, provide technical assistance to businesses and residents, and develop educational materials.

MUNICIPAL RECYCLING INITIATIVE

Department of Environmental Protection (DEP) 617-292-5984

1 Winter St, Boston, MA 02108

www.state.ma.us/dep/recycle/recycle.htm#towns

Awards a per ton payment for primary recyclables diverted from the municipal waste stream.

NATIONAL PRESERVATION LOAN FUND

National Trust for Historic Preservation 617-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109 www.nthp.org/main/frontline/departments/financial.htm

Provides below market rate loans up to \$150,000 to assist non-profit organizations and public agencies to preserve properties listed in or eligible for the the National Register of Historic Places. Funds may be used for the creation or expansion of local preservation revolving loan funds, site acquisition, and rehabilitation work. Specific funding priorities are established yearly.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

PEER TO PEER Resource Type: TA

Department of Housing & Community Development (DHCD) 617-727-7001 x 404
One Congress St, 10th Floor, Boston, MA 02114
www.state.ma.us/dhcd/

Matches communities with an experienced peer from another community, RPA, or other organization in order to provide short term assistance on a specific topic. Examples include getting started with a downtown organization, outlining an affordable housing strategy, and conducting a visioning session. DHCD provides a grant to the community to pay a peer an hourly wage and travel expenses. Grants are capped at \$850.

POLAROID FOUNDATION

Polaroid Foundation 781-386-9400 784 Memorial Drive, Cambridge, MA 02139 www.digitalimage.polaroid.com/polinfo/foundation/index.html

Provides grant assistance to projects that help disadvantaged individuals gain measurable skills. Priority is given to projects in Boston, Cambridge, New Bedford, and Waltham.

PORT AND HARBOR PLANNING

MA Coastal Zone Management 617-626-1200 251 Causeway St, Suite 900, Boston, MA 02114 www.state.ma.us/czm/phpp2.htm

MCZM provides assistance to communities in developing harbor plans and encourages the creation and expansion of water-dependent facilities in developed port and harbor areas.

PREDEVELOPMENT ASSISTANCE

Massachusetts Development Finance Agency

West: 413-731-8848; Central: 978-772-6340; All Others: 617-451-2477

75 Federal St, Boston, MA 02110

www.state.ma.us/mdfa/

Real estate development projects in an economic target area (ETA) are eligible for technical assistance funding. Awards range from \$5,000 to \$25,000 (\$20,000 for non-profits) and require a match. Projects must be eligible under Economic Development Financing Program. Activities and products include: market and feasibility analysis, preliminary architectural or engineering plans, appraisals, development consultants, structural or mechanical analysis, traffic studies, historic consultants, legal organization or titles, topographic mapping, civil survey, marketing, pre-leasing materials, and environmental testing.

Resource Type: FUNDING

Resource Type: TA

Resource Type: TA

Resource Type: FUNDING

PRESERVATION OF RELIGIOUS BUILDINGS

Partners for Sacred Places 215-567-3234 1700 Sansom St, 10th Floor, Philadelphia, PA 19103 www.sacredplaces.org/index.htm

Provides a clearinghouse of information and publications on restoring and maintaining religious buildings and other related topics.

PRESERVATION PLANNING

Massachusetts Historical Commission 617-727-8470 220 Morrissey Boulevard, Boston, MA 02125 www.state.ma.us/sec/mhc/mhchpp/ppdhpp.htm

Provides technical assistance on a wide range of topics related to historic preservation. Areas of interest include: historic resource inventories, nominations to the National Register of Historic Places, development of preservation plans, local historic districts, and creation of design guidelines.

PRESERVATION SERVICES FUND

National Trust for Historic Preservation 617-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109 www.nthp.org/main/frontline/departments/financial.htm

Provides matching grants ranging from \$500 to \$5000 to non-profit organizations, universities, and public agencies to initiate preservation projects. Funds may be used to support consultants with expertise in areas of architecture, law, planning, economic development, and graphic design; development of preservation related conferences, and curriculum development in preservation targeted at selected audiences.

READY RESOURCE FUND (RRF)

Department of Housing & Community Development (DHCD) 617-727-7001 x 418

One Congress St, 10th Floor, Boston, MA 02114

www.state.ma.us/dhcd/

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides funds for economic development, defined broadly. Program is part of the Community Development Block Grant program and must satisfy a national objective. Applications are accepted on a rolling basis.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

REAL ESTATE DEVELOPMENT LOANS/GUARANTEES

Massachusetts Development Finance Agency

West: 413-731-8848; Central: 978-772-6340; All Others: 617-451-2477

75 Federal St, Boston, MA 02110

www.state.ma.us/mdfa/

Projects involving redevelopment of blighted or surplus property are eligible for permanent first position financing. Multi-tenant commercial, industrial, retail, and mixed-use projects qualify. Loans are up to \$3 million with a maximum term of 10 years; guarantees are up to \$500,000.

RECYCLING LOAN FUND

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/recycling.asp

Recycling businesses of any size located in Massachusetts whose activities add economic value to non-hazardous materials are eligible for loans ranging from \$50,000 to \$300,000. Loans can be used for "reasonable business purposes."

RECYCLING-BASED COMMUNITY ECONOMIC DEVELOPMENT Resource Type: FUNDING

Chelsea Center for Recycling & Economic Development 617-887-2300 180 Second Street, Chelsea, MA 02150 www.chelseacenter.org

Aims to help communities explore ways to expand the economic base by taking advantage of the hidden value in municipal solid waste. Funds such activities as updating the municipal economic development plan, identifying potential sources and uses of waste materials, starting up a small recycled products manufacturing business, and working with the community to determine recycled products manufacturers appropriate for the area.

RESOURCE USE IN COMMUNITY DEVELOPMENT Resource Type: FUNDING

Hitachi Foundation 202-457-0588 1509 22nd Street, NW, Washington, DC 20037-1073 www.hitachi.org

Provides funding for development in low-income areas, especially for job opportunities and training for the poor, neighborhood revitalization, and improving business investment.

RISK CAPITAL Resource Type: FUNDING

Massachusetts Capital Resource Company 617-536-3900 420 Boylston St., Boston, MA 02116

Provides unsecured loans to businesses that are unable to obtain commercial financing. Real estate developers, retailers, construction contractors, public utilities, and financial intermediaries are not eligible. Types of loans include long term debt, mezzanine capital, venture capital, and leverage buyouts.

Resource Type: FUNDING

Resource Type: FUNDING

RURAL BUSINESS ENTERPRISE GRANTS

USDA Rural Development 413-253-4318 451 West Street, Amherst, MA 01002 www.rurdev.usda.gov/rbs/busp/rbeg.htm

To support the development of small and emerging businesses, provides funds for the acquisition and development of land; construction of buildings, plants, equipment, access streets, parking areas, and utility service extensions; refinancing; professional services; technical assistance and related training; and startup operating costs and working capital, among others.

RURAL BUSINESS OPPORTUNITY GRANTS

USDA Rural Development 413-253-4318 451 West Street, Amherst, MA 01002 www.rurdev.usda.gov/rbs/busp/rbog.htm

Provides funds for technical assistance, training, and planning activities that improve economic conditions in rural areas. The legislation authorizes a maximum award of \$1.5 million.

SAVE AMERICA'S TREASURES

National Trust for Historic Preservation 202-588-6202 1785 Massachusetts Ave NW, Washington DC 20036

saveamericastreasures.org/

Funds conservation or preservation work on nationally significant objects, including historic structures, such as buildings, sites, or districts. Requires a 1:1 match. Projects must have a clear public benefit, and structures must be threatened or have an urgent preservation need. "Nationally significant" is defined by the program. Funding is not guaranteed beyond FY2000.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

SBA 504 TERM LOANS

Massachusetts Business Development Corporation 617-350-8877 50 Milk St, Boston, MA 02109 www.mass-business.com/site/content/sba.asp

Provides low-cost, second mortgage financing for smaller businesses for acquiring real estate, expanding facilities, or purchasing machinery and equipment. Source of funds is the Federal SBA 504 loan program.

SECTION 319 NONPOINT COMPETITIVE GRANTS Resource Type: FUNDING

Department of Environmental Protection (DEP) 617-556-1127

1 Winter Street, Boston, MA 02108 www.state.ma.us/dep/brp/mf/files/01outrch.doc

Projects which include the control of pollution from nonpoint sources, including road runoff, are eligible for \$20,000 to \$200,000. Projects may include engineering practices or educational activities.

SMALL BUSINESS ASSISTANCE

Massachusetts Small Business Development Center Network 413-545-6301

Umass, 205 Isenberg School of Management, Amherst, MA 01003-4935 msbdc.som.umass.edu/network.html

MOBD's Small Business Development Centers provide one-to-one counseling and workshops to prospective and existing small businesses. Counseling services include: business and financial plan development, domestic and international marketing analysis, cash flow management, and human resource issues. Specific training programs are offered for a fee. Assistance is also provided in areas of financing, entrepreneurial training, and securing state government contracts.

SURVEY AND PLANNING GRANTS

Massachusetts Historical Commission 617-727-8470 220 Morrissey Boulevard, Boston, MA 02125 www.state.ma.us/sec/mhc/mhchpp/grdhpp.htm

Provides matching grants for preservation planning projects. Eligible activities include: historic resource surveys, nominations to the National Register, and comprehenisve historic preservation plans.

Resource Type: FUNDING

Resource Type: TA

Resource Type: FUNDING/TA

SUSTAINABLE DEVELOPMENT CHALLENGE Resource Type: FUNDING

Environmental Protection Agency (EPA) 888-372-7341 One Congress St, Boston, MA 02114 www.epa.gov/region01/eco/grants/sustaing.html

Aims to encourage communities to work with businesses and government to develop flexible, locally-oriented approaches that link environmental quality management with sustainable development and revitalization. An example for is working with local businesses to develop a comprehensive system for solid waste reduction/reuse/recycling in conjunction with rehabilitating buildings, facades, streetscapes, etc.

TAX INCREMENT FINANCING (TIF)

Department of Economic Development (DED) 1-800-5-CAPITAL

Main office: 10 Park Plaza, Suite 3720, Boston, MA 02116

www.magnet.state.ma.us/mobd/finance_services.html

TIF authorizes communities to exempt all or part of the increased value of a land parcel based on the development of that parcel for up to 20 years. The tax exemption may take the form of abatements, betterments, and a negotiation for lower real estate taxes. Characteristics of a typical TIF project include site-specific disadvantages to development and a reasonable probability of generating benefits. TIFs can be utilized within Economic Opportunity Areas (EOAs) and within TIF zones.

TOURISM/MARKETING PROMOTION

Regional Tourist Councils (RTCs) 617-973-8500 10 Park Plaza, Suite 4510, Boston, MA 02116

With funding from MOTT, the 13 RTCs provide assistance to public and non-profit organizations in marketing attractions in their region as a travel destination. Specific programs vary by RTC.

URBAN INITIATIVE FUND

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Businesses which are 51% minority owned with sales less than \$500,000 are eligible for loans for working capital, equipment, leasehold improvements, and start-ups. Loans and grants are also made to non-profits. Businesses must be in an urban minority area. **No funding available in FY01.**

Resource Type: FUNDING

Resource Type: TA

Resource Type: TA

Resource Type: FUNDING

URBAN PLACES PROJECT

University of Massachusetts at Amherst 413-545-6631 Urban Places Project, 109 Hills North, UMass, Amherst, MA 01033 www-unix.oit.umass.edu/~upp

Through the UMASS Department of Landscape Architecture and Urban Planning the Urban Places Project provides urban design and neighborhood planning services to low income, central neighborhoods in mid-sized cities.

URBAN STUDIES

Tufts University 617-627-3165

97 Talbot Ave, Dept of Urban & Environmental Policy, Medford, MA 02155 www.tufts.edu

Provides interns and planning studies through the undergraduate programs in Urban Studies and Architectural Studies and through the graduate program in Urban and Environmental Policy.

VARIOUS Resource Type: TA

State Office of Minority & Women Business Assistance 617-973-8692 10 Park Plaza, Suite 3740, Boston, MA 02116 www.state.ma.us/somwba/index.htm

Provides marketing, employment, and strategic development assistance to minority and women-owned businesses. Also certifies companies in this category.

VARIOUS SMALL BUSINESS

Small Business Administration 617-565-8415 10 Causeway St, Room 265, Boston, MA 02222-1093 www.sba.gov/regions/states/ma

Provide numerous types of assistance to small businesses including acquisition of real estate, management, expansion of facilities, and purchase of equipment.

VENTURE CAPITAL

Massachusetts Business Development Corporation 617-350-8877 50 Milk St., Boston, MA 02109

www.mass-business.com/site/content/venture.asp

Through a joint venture with Zero Stage Capital, makes investments of typically \$1-5 million. Invests in seed/early stage and ongoing companies in the fields of information technology, health care, software, and communications.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING/TA

VENTURE CAPITAL FUND

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Provides \$100,000 - 300,000 in debt or equity financing to businesses with at least 15 employees in low-income communities with a Community Development Corp. Focused on job creation or retention.

VERIZON FOUNDATION

Verizon

Go to the "In Your Community" section of the web site to find your regional contact. foundation.verizon.com/index.html

Provides grant assistance in areas including arts and culture and neighborhoods and communities. Funded projects have included crime prevention, and increasing neighborhood access to the arts. Call the 800 number to find out who your regional contact is.

WHOLESALE & ALTERNATIVE MARKETS PROGRAM

U.S. Department of Agriculture 202-720-8317

Agricultural Marketing Service, USDA, 1400 Independence Ave SW, Washington, DC 20090

www.ams.usda.gov/tmd/markets/index.htm

Goal of the Wholesale and Alternative Markets Program is to promote regional economic development and improve market access for the small and medium sized farmer. Program activities include planning and design of facilities, including Farmers' Markets, in cooperation with government, farmers and segments of the U.S. food industry.

WPI PROJECTS PROGRAM

Worcester Polytechnic Institute 508-831-5457 Project & Registration Office, 100 Institute Rd, Worcester, MA 01609 www.wpi.edu/Academics/Projects/intro.html

Provides professional quality studies for private, governmental, and non-profit organizations in a variety of WPI disciplines including environmental engineering and planning.

Resource Type: TA

ASSOCIATED GRANT MAKERS

Associated Grant Makers 617-426-2606 294 Washington Street, Suite 840, Boston, MA 02108 www.agmconnect.org

On a membership basis, provides TA on writing grant applications, effective governance, and finding grant sources to community non-profits. Non-members can use the library of grants located in downtown Boston.

Resource Type: TA

Resource Type: TA

Resource Type: FUNDING

COMMUNITY PARTNERS PROGRAM

National Trust for Historic Preservation 617-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109

www.nthp.org/main/frontline/departments/financial.htm

The program is a neighborhood-based initiative to demonstrate the effectiveness of "preservation-based community development." Demonstration projects include: the use of flexible preservation standards for affordable housing, creation of real estate financing mechanisms for the for reuse of historic buildings that benefit low-income neighborhoods, and the formation of new community-based development corporations in historically significant minority neighborhoods.

<u>CONTRACTOR WORKING CAPITAL LOAN FUND</u> Resource Type: FUNDING (CWCL)

Community Development Finance Corporation 617-523-6262 100 City Hall Plaza, Suite 300, Boston, MA 02108 www.mcdfc.com/

Provides loans and TA to small minorities and women-owned firms contracting with MA Housing Finance Agency's housing developments.

FARM LABOR HOUSING

USDA Rural Development 413-253-4333 451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/ProgramBriefs/brief_mfh_flh.htm

Provides loans and grants to develop housing for farm laborers, including those engaged in aquaculture and on-farm processing. Eligible activities include acquisition of a site; construction of housing, day care facilities, or community rooms; payment of fees to purchase durable household furnishings; and payment of construction loan interest. Loans are for 33 years at 1% interest with exceptions; grants may cover up to 90% of

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GET THE LEAD OUT

Massachusetts Housing Finance Agency (MHFA) 617-854-1000

One Beacon St, Boston, MA 02108

www.mhfa.com/sf/sf_products.htm# Get the Lead Out

Provides low-cost financing to owners of 1-4 family properties to remove lead paint from their homes and reduce the risk of lead poisoning in children. 50% of available funds are targeted to "high risk" communities designated by the Massachusetts Department of Public Health. Application is made through local housing rehabilitation programs.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

HOME Resource Type: FUNDING

Department of Housing & Community Development (DHCD)

617-727-7824 x 314

One Congress St, 10th Floor, Boston, MA 02114

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Funds projects that increase rental housing, provide first time homeownership assistance, and provide rehabilitation assistance to low and moderate income persons.

HOMEOWNERSHIP OPPORTUNITY PROGRAM

Department of Housing & Community Development (DHCD) 617-727-7824 x 552

One Congress St, 10th Floor, Boston, MA 02114 www.state.ma.us/dhcd/components/private/hoplip.htm

State loan program that encourages the development of mixed-income homeownership projects. No new developments are being built, however, existing units are deed restricted for resale to qualified buyers. Listing of available units is on DHCD's web site.

HOUSING DEVELOPMENT SUPPORT PROGRAM Resource Type: FUNDING (HDSP)

Department of Housing & Community Development (DHCD)

617-727-7001 x 431

One Congress Street, 10th Floor, Boston, MA 02114 www.state.ma.us/dhcd/components/dcs/cdbg/hdsp.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides grants of up to \$390,000 for the creation, preservation, or improvement of small-scale public and private affordable housing projects. Funds can be used for acquisition, rehabilitation, site work, and related infrastructure. 51% of the units must be affordable to and occupied by low and moderate income households.

HOUSING INNOVATIONS FUND (HIF)

Department of Housing & Community Development (DHCD) 617-727-7824 x 612

One Congress St, 10th Floor, Boston, MA 02114

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Finances innovative housing, such as SRO, limited equity cooperatives, and special needs housing for the terminally ill. Provides long term investment through a deferred payment capital loan. At least 50% of residents must be low-income.

HOUSING PRESERVATION GRANTS

USDA Rural Development 413-253-4333

451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/ProgramBriefs/brief_mfh_hpg.htm

Funds the repair or rehabilitation of individual housing, rental properties, or co-ops owned and/or occupied by very low- and low-income rural persons. Limited to communities with population of 20,000 or less.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

HOUSING STABILIZATION FUND (HSF)

Department of Housing & Community Development (DHCD)

617-727-7824 x 606

One Congress Street, 10th Floor, Boston, MA 02114 www.state.ma.us/dhcd/components/private/default.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides funds for the acquisition, preservation, and rehabilitation of affordable housing. Funds are available through 3 initiatives, which promote neighborhood restoration, rehabilitation of distressed properties, and enhance the soft second loan program.

HOW TO OBTAIN HOUSING ASSISTANCE IN **MASSACHUSETTS**

Department of Housing & Community Development (DHCD) 617-727-7765

One Congress St, 10th Floor, Boston, MA 02114

www.state.ma.us/dhcd/publications/assist/default.htm

This publication for citizens is a reference guide to public housing, rental, homeowner, and homeless assistance resources.

HYAMS FOUNDATION

Hvams Foundation 617-426-5600

175 Federal St, Boston, MA 02110

www.agmconnect.org/hyams.html

Provides grant assistance for low income neighborhoods including housing rehabilitation, economic development, crime prevention, and maintenance of urban open space. Priority is given to projects in Boston, Cambridge, Chelsea, Lynn, and Somerville.

INNER CITY VENTURES FUND

National Trust for Historic Preservation 671-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109 www.nthp.org/main/frontline/departments/financial.htm

Provides low-interest loans on flexible terms for projects that reuse historic buildings for affordable housing, community facilities, retail, and commercial space in low and mixed-income neighborhoods. Projects must involve properties that are listed or eligible for listing in the National Register of Historic Places or are designated at the local or state level.

LOCAL INITIATIVE PROGRAM (LIP)

Department of Housing & Community Development (DHCD) 617-727-7824 x 552

One Congress St, 10th Floor, Boston, MA 02114 www.state.ma.us/dhcd/components/private/hoplip.htm

Encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable homeownership opportunities for low- and moderate-income households. To be eligible for technical assistance, a developer must agree to set aside at least 25% of the units as affordable units.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING/TA

LOW-INCOME HOUSING TAX CREDIT (LIHTC)

Department of Housing & Community Development (DHCD) 617-727-7824 x 607

One Congress Street, 10th Floor, Boston, MA 02114 www.state.ma.us/dhcd/components/private/default.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Federal tax credit administered by the state that allows developers to raise capital for the construction or acquisition and substantial rehabilitation of housing for low-income persons.

MASSACHUSETTS HIGH RISK CONSORTIUM

Various

City of Lawrence, 978-794-5891

Community Development Dept., 225 Essex Street, Lawrence, MA 01840

Agencies participating in the Consortium provide grants, loans, and guidance for owners seeking to delead residential units occupied by low and moderate income families. Grants range from \$2,500 - 5,000, and staff provide substantial assistance in obtaining matching funds from other local and state programs. Technical assistance includes: inspection (testing), bidding and contracting with deleaders, hazardous waste disposal, construction oversight, and complying with state regulations. Assistance is limited to Chelsea, New Bedford, Fall River, Lawrence, and Brockton.

MASSACHUSETTS LEAD ABATEMENT PROGRAM Resource Type: FUNDING

Department of Housing & Community Development (DHCD) 617-727-7824 x 480

One Congress Street, 10th Floor, Boston, MA 02114

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides up to \$7500 per unit for lead abatement activities, including inspection, deleading, and relocation. Must be used in connection with DHCD HOME or HSF programs.

MUNICIPAL INCENTIVE GRANTS (MIGS)

Department of Housing & Community Development (DHCD)

617-727-7001 x 404

One Congress St, 10th Floor, Boston, MA 02114

www.state.ma.us/dhcd/

Assists local government officials in the planning, management, and operations of cities and towns, and the training of local officials. The program provides grants to pay for consultaistance and, in some cases, hardware and software. MIGs can be used for goals & objectives/visioning studies, economic development strategies, and organizational studies, among others.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING/TA

MUTUAL SELF-HELP HOUSING

USDA Rural Development

413-253-4333

451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/Nonprofit/np_splash.htm#Rural Housing Site

Provides grants for the supervision of work performed by enrollees in the program. Enrollees are very-low and low-income families who build their homes themselves in groups of 10 or 12. Members work on all homes and move in only when all are completed. TA grants are also available to non-profit entities which assist the enrollees, which can be used for operational and administrative costs.

NEIGHBORWORKS

Neighborhood Reinvestment Corporation 617-450-0410 607 Boylston St, 5th Floor, Boston, MA 02116-4802 www.nw.org

NeighborWorks is a membership network of community nonprofits. Services include The NeighborWorks Campaign for Home Ownership 2002, a joint effort to offer home ownershipfamilies with modest income; technical assistance and collaboration to strengthen members' internal operations; preservation of affordable housing and expansion of credit; and training and information. Membership is open to community-based nonprofits that focus on neighborhood revitalization.

PEER TO PEER Resource Type: TA

Department of Housing & Community Development (DHCD) 617-727-7001 x 404

One Congress St, 10th Floor, Boston, MA 02114

www.state.ma.us/dhcd/

Matches communities with an experienced peer from another community, RPA, or other organization in order to provide short term assistance on a specific topic, such as outlining an affordable housing strategy. DHCD provides a grant to the community to pay a peer an hourly wage and travel expenses. Grants are capped at \$850.

PERMANENT RENTAL FINANCING PROGRAM

MA Housing Investment Corporation 617-850-1028

70 Federal St, Boston, MA 02110

This program is a package of construction and permanent financing for the development of affordable multi-family housing. Priority is given to smaller properties in urban neighborhoods, and scattered site rehabilitation projects in a particular geographic area as part of a comprehensive neighborhood reinvestment strategy.

Resource Type: FUNDING

RURAL HOUSING SITE LOANS

USDA Rural Development 413-253-4333

451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/ProgramBriefs/brief_rhsite.htm

Provides two types of two-year loans for the purchase and development of housing for lowand moderate-income families. One type is for the acquisition and development of housing under the self-help method; the other is for site development for any eligible family.

RURAL RENTAL HOUSING -- DIRECT LOANS

USDA Rural Development

413-253-4333

451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/ProgramBriefs/brief_mfh_rrh.htm

Provides direct, competitive mortgage loans for multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. Funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Public agencies are eligible.

RURAL RENTAL HOUSING GUARANTEED

USDA Rural Development

413-253-4333

451 West Street, Amherst, MA 01002

www.rurdev.usda.gov/rhs/ProgramBriefs/brief_mfh_grrh.htm

Provides loan guarantees for construction, acquisition, or rehabilitation of rural multi-family housing. Occupants must be very- low-, low- or moderate-income households, elderly, handicapped, or disabled persons with income not in excess of 115% of area median. Eligible communities have under 10,000 in population or under 20,000 if there is a serious lack of mortgage credit.

SOFT SECOND LOAN

Department of Housing & Community Development (DHCD)

617-727-7824 x 552

One Congress St, 10th Floor, Boston, MA 02114

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 The program increases affordable homeownership opportunities for low- and moderate-income first time home buyers by combining a conventional 30-year fixed rate first mortgage with a subsidized second mortgage. The home buyer has a down payment of only 5% and avoids private mortgage insurance. Eligible buyers have income below 80% of median.

URBAN PLACES PROJECT

University of Massachusetts at Amherst 413-545-6631

Urban Places Project, 109 Hills North, UMass, Amherst, MA 01033 www-unix.oit.umass.edu/~upp

Through the UMASS Department of Landscape Architecture and Urban Planning the Urban Places Project provides urban design and neighborhood planning services to low income, central neighborhoods in mid-sized cities.

Resource Type: TA

Resource Type: TA

VARIOUS Resource Type: FUNDING/TA

The Enterprise Foundation 410-964-1230 10227 Wincoppin Circle, Suite 500, Columbia, MD 21044 www.enterprisefoundation.org/default.asp

Assists community-based organizations and local governments in improving poor neighborhoods by providing low-interest loans, grants, and equity to finance affordable housing. Provides training to development professionals on a variety of topics. Also offers an extensive list of publications.

VARIOUS PUBLICATIONS

Public Technology, Inc. 800-852-4934

1301 Pennsylvania Ave NW, Suite 800, Washington DC 20004 pti.nw.dc.us/publications/pubs.pdf

Titles include "Habitat for Humanity: Developing an Ecological Model Community," "Demand Side Management in Public Housing," and "Green Habitat Learning Project: A Green Builder Model Home Project." Most publications are under \$20.

Open Space

AGRICULTURE PRESERVATION RESTRICTION Resource Type: FUNDING

Department of Food & Agriculture (DFA)

508-792-7712

142 Old Common Rd, Lancaster, MA 01523

www.massdfa.org

Pays farmers with 5 or more acres the difference between the fair market value and the agricultural value of their farmland in exchange for a permanent deed restriction.

Resource Type: TA

Resource Type: FUNDING

Resource Type: TA

Resource Type: TA

ASSOCIATED GRANT MAKERS

Associated Grant Makers 617-426-2606 294 Washington Street, Suite 840, Boston, MA 02108 www.agmconnect.org

On a membership basis, provides TA on writing grant applications, effective governance, and finding grant sources to community non-profits. Non-members can use the library of grants located in downtown Boston.

COASTAL ACCESS GRANTS

Department of Environmental Management (DEM) 617-973-8700 251 Causeway St, Suite 600, Boston, MA 02114

www.state.ma.us/dem/programs/coastal/coastal.htm

Funds projects to improve and enhance the public's recreational access to the coast. Eligiblactivities include developing an access or management plan, developing a coastal trail, enhancing existing access points, and developing educational initiatives.

DEPARTMENT OF URBAN STUDIES AND

Massachusetts Institute of Technology 617-253-2024

77 Massachusetts Ave, Cambridge, MA 02139

dusp.mit.edu/DUSP/main/html/main.lasso

MIT is a source for interns and special field studies in design and development, economic development, and community development.

DEPT. OF LANDSCAPE ARCH. REGIONAL

University of Massachusetts at Amherst 413-545-2255 109 Hills North, Amherst, MA 01003 www.umass.edu/larp/

An outreach program that provides assistance to communities, particularly through graduate studios in areas of landscape architecture, planning, urban design, and economic development. Participating programs include: Landscape Architecture, Regional Planning, the Center for Economic Development, the Center for Rural Massachusetts, and the Urban Places Project.

Open Space

GENERAL GRANTS PROGRAM

Massachusetts Environmental Trust 617-727-0249

33 Union St, 4th Floor, Boston, MA 02108

www.agmconnect.org/maenvtr1.html

Offers funding for public education, advocacy, research, and community action to restore or protect water-related resources. Awards range from \$5,000 to \$20,000; schedule varies.

Resource Type: FUNDING

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

GRADUATE SCHOOL OF DESIGN

Harvard University Urban Planning & Design 617-495-9571 48 Quincy St, Room 312, Cambridge, MA 02138 www.gsd.harvard.edu/

Offers graduate design studios in urban planning and design.

GREENWAYS AND TRAILS DEMONSTRATION GRANTS

Department of Environmental Management (DEM) 413-586-8706 x18 136 Damon Rd, Northampton, MA 01060 www.state.ma.us/dem/programs/greenway/grants.htm

Provides small (maximum \$3,000) grants for greenways and trail planning, mapping, research and ecological assessments, trail management and construction. Special focus areas each year have included river greenways, education and outreach, and historic corridors.

HERITAGE TREE CARE GRANTS

Department of Environmental Management (DEM) 781-741-5909 251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/grants.htm

Reimburses costs associated with care (fertilization, pruning, fencing, preservation, etc.) of large or historic trees on public land (an exception for private property has been made if the property is an identified historic site or is accessible to the public). Maximum award is \$5,000 and must be matched.

HISTORIC LANDSCAPE PRESERVATION GRANT

Department of Environmental Management (DEM) 617-973-8700

251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/programs/histland/overview.htm

Supports the preservation and restoration of historic landscapes listed or, in certain instances, eligible for listing on the State or National Register of Historic Places.

2/07/01

JESSIE B. COX CHARITABLE TRUST

Jessie B. Cox Charitable Trust c/o Hemenway and Barnes 617-557-9775 60 State St, Boston, MA 02109 www.agmconnect.org/cox.html

Provides grant assistance for projects including areas of philanthropic development and the environment. Funded projects have included park and open space initiatives for urban areas, and the development and expansion of community based foundations.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: *FUNDING*

JOHANNA FAVROT FUND

National Trust for Historic Preservation 617-523-0885

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109

www.nthp.org/main/frontline/departments/financial.htm

Provides grants ranging from \$2,500 to \$25,000 to non-profit organizations, public agencies, for-profit businesses, and individuals for projects that contribute to the preservation or recapture of an authentic sense of place. Funds may be used for professional services areas of architecture, planning, archaeology, media relations; sponsoring preservation conferences and workshops; and implementing innovative preservation education programs.

LAKE AND POND GRANT PROGRAM

Department of Environmental Management (DEM) 617-973-8700

251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/program/lakepond/lakapp.htm

Funds the protection, preservation, enhancement, and public access of lakes and ponds.

MASS RELEAF Resource Type: FUNDING

Department of Environmental Management (DEM) 781-741-5909

251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/programs/m-releaf/grant.htm

Funds the purchase of trees for planting on public land. Labor must be covered by the community or volunteers. Maximum award is \$5,000 and must be matched.

MASSACHUSETTS PRESERVATION PROJECTS Resource Type: *FUNDING*

Massachusetts Historical Commission 617-727-8470

220 Morrissey Boulevard, Boston, MA 02125

www.state.ma.us/sec/mhc/mhcform/formidx.htm

Provides funding for the acquisition, preservation, and rehabilitation of historic properties, landscapes and sites. Eligible properties must be listed in or eligible for listing in the State Register of Historic Places and be in municipal or private non-profit ownership. Predevelopment projects such as feasibility studies, plans and specifications, and historic structures reports are also eligible activities. This is a 50% matching grant program.

Open Space

MASTER OF ARTS PROGRAM

Conway School of Landscape Design 413-369-4044 PO Box 179, Conway, MA 01341

www.csld.edu

Provides professional quality studies for governmental and non-profit organizations in areas of landscape planning and design.

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

NATIONAL RECREATIONAL TRAILS ACT

Department of Environmental Management (DEM) 617-973-8740

251 Causeway St, Suite 600, Boston, MA 02114

www.state.ma.us/dem/grants.htm

Recreational trails (publicly accessible) are eligible for \$2,000 - \$20,000 for construction, maintenance, and improvement.

<u>SECTION 604b WATER QUALITY MANAGEMENT</u> Resource Type: *FUNDING* PLANNING

Department of Environmental Protection (DEP) 617-556-1152

1 Winter Street, Boston, MA 02108

www.state.ma.us/dep/brp/mf/files/grantfs.htm

Funds projects related to water quality assessment and management planning, such as assessment of local water quality protection measures, assessment of land use activities, water supply/water quality source protection planning, and identification and planning for potential wetlands restoration projects.

SELF-HELP PROGRAM

Division of Conservation Services, EOEA 617-727-1552 x 1015 251 Causeway St, Suite 400, Boston, MA 02114 www.state.ma.us/dcs/dcs.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Provides reimbursement for the purchase of conservation or passive recreation land or the interests therein. Reimbursement ranges from 52 to 70% of costs, based on community's equalized valuation per capita decile rank.

<u>SUSTAINABLE DEVELOPMENT CHALLENGE</u> Resource Type: FUNDING

Environmental Protection Agency (EPA)

888-372-7341

One Congress St, Boston, MA 02114

www.epa.gov/region01/eco/grants/sustaing.html

Aims to encourage communities to work with businesses and government to develop flexible, locally-oriented approaches that link environmental quality management with sustainable development and revitalization. An example for is working with local businesses to develop a comprehensive system for solid waste reduction/reuse/recycling in conjunction with rehabilitating buildings, facades, streetscapes, etc.

URBAN FOREST PLANNING AND EDUCATION Resource Type: FUNDING GRANTS

Department of Environmental Management (DEM) 781-741-5909

251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/grants.htm

Funds projects such as tree inventories, hands-on training, workshops (can cover a variety of topics including planting and maintenance, species selection, site selection, etc.), consultants, and intern stipends. If the planning is coordinated by a committee, this program will fund adminstrative and educational costs. Maximum award is \$10,000 (or \$20,000 over 2 years) and must be matched.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

URBAN RIVERS SMALL GRANTS

Dept. of Fisheries, Wildlife & Env. Law Enfor. (DFWELE) 617-626-1541

251 Causeway St, Suite 400, Boston, MA 02114 www.state.ma.us/dfwele/River/Rivsmallgrant.htm

Provides a maximum \$5,000 grant for projects which revitalize urban river corridors.

Activities must enhance public access, or restore or enhance aesthetic or ecological values of urban rivers.

URBAN SELF-HELP PROGRAM

Division of Conservation Services, EOEA 617-727-1552 x 1014 251 Causeway St, Suite 900, Boston, MA 02114 www.state.ma.us/dcs/dcs.htm

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Reimburses the costs of purchasing park land and/or constructing or rehabilitating active recreation facilities. Eligibility for \$500,000 award is limited to cities or towns with population of at least 35,000. Small towns are eligible for up to \$50,000; regional projects for small towns can be awarded \$500,000.

URBAN STUDIES

Tufts University 617-627-3165

97 Talbot Ave, Dept of Urban & Environmental Policy, Medford, MA 02155 www.tufts.edu

Provides interns and planning studies through the undergraduate programs in Urban Studies and Architectural Studies and through the graduate program in Urban and Environmental Policy.

Open Space

WATERSHED STEWARDSHIP

Executive Office of Environmental Affairs (EOEA) 617-626-1159

251 Causeway St, Suite 900, Boston, MA 02114

Focuses on restoration of sites, research, environmental improvements, and recreational improvements. Projects should involve or create partnerships between government and many other appropriate groups.

Resource Type: FUNDING

Resource Type: TA

WPI PROJECTS PROGRAM

Worcester Polytechnic Institute 508-831-5457

Project & Registration Office, 100 Institute Rd, Worcester, MA 01609 www.wpi.edu/Academics/Projects/intro.html

Provides professional quality studies for private, governmental, and non-profit organizations in a variety of WPI disciplines including environmental engineering and planning.

GREENWAYS AND TRAILS DEMONSTRATION Resource Type: FUNDING GRANTS

Department of Environmental Management (DEM) 413-586-8706 x18 136 Damon Rd, Northampton, MA 01060 www.state.ma.us/dem/programs/greenway/grants.htm

Provides small (maximum \$3,000) grants for greenways and trail planning, mapping, research and ecological assessments, trail management and construction. Special focus areas each year have included river greenways, education and outreach, and historic corridors.

Resource Type: TA

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: FUNDING

MA PEDESTRIAN TRANSPORTATION PLAN

Massachusetts Highway Department c/o Wallace, Floyd, Associates Inc. 617-350-7400 273 Summer Street, Boston, MA 02210 www.wallacefloyd.com/pedplan/index.htm

Report chronicling why people walk, the importance of walking in communities, and how to plan for pedestrians. Also provides a list of funding resources.

MOBILITY ASSISTANCE PROGRAM

Executive Office of Transp. and Construction (EOTC) 617-973-7062

10 Park Plaza, Suite 3170, Boston, MA 02116

The program assists with providing transportation for the elderly and persons with disabilities where public transportation is unavailable or insufficient. Grants pay for up to 80% of base costs of equipment such as buses and hardware.

NATIONAL RECREATIONAL TRAILS ACT

Department of Environmental Management (DEM) 617-973-8740 251 Causeway St, Suite 600, Boston, MA 02114 www.state.ma.us/dem/grants.htm

Recreational trails (publicly accessible) are eligible for \$2,000 - \$20,000 for construction, maintenance, and improvement.

OFF-STREET PARKING

Executive Office of Administration & Finance 617-727-2040 x 651 Room 373, State House, Boston MA 02133

Provides grants for up to 75% of costs for off-street parking facilities. Eligibility is limited to commercial area revitalization districts (CARDs) or areas in which the facility would increase use of public transportation and car pooling, as judged by EOTC.

Open Space

PEDESTRIAN & BICYCLE VARIOUS

Federal Highway Administration

National Bicycle and Pedestrian Clearinghouse 800-760-NBPC
1506 21st St NW, Suite 210, Washington, DC 20036

www.ota.fhwa.dot.gov/walk/resource/psrdm129.htm

Offers publications on a variety of topics, including: design, safety, funding, education, implementation, and planning.

Resource Type: TA

Resource Type: TA

Resource Type: TA

PEDESTRIAN VARIOUS

Walkable Communities, Inc. 904-454-3004 320 S. Main Street, High Springs, FL 32643 www.walkable.org

Offers training workshops, videos, and other resources on planning for pedestrians, traffic calming, pedestrian safety, and other issues.

PUBLIC BUILDING ACCESSIBILITY

Massachusetts Architectural Access Board (AAB) 617-727-0660 One Ashburton Place, Room 1310, Boston, MA 02108 www.state.ma.us/aab

The Architectural Access Board (AAB) is a regulatory agency within the Massachusetts Executive Office of Public Safety. It is responsible for developing and enforcing regulations designed to make public buildings accessible to, functional for, and safe for use by persons with disabilities. The AAB website offers infomation on applicable accessibility regulations in MA and the regulatory role of the AAB in public projects.

PUBLIC WORKS ECONOMIC DEVELOPMENT Resource Type: FUNDING

Executive Office of Transp. and Construction (EOTC) 617-973-8257

10 Park Plaza, Suite 3170, Boston, MA 02116

SUBJECT TO HOUSING CERTIFICATION UNDER EO 418 Funds the design, construction, reconstruction of existing and/or newly located public access roads, streets, bridges, curbing, sidewalks, lighting systems, traffic control and service facilities, drainage systems and culverts associated with municipal economic development opportunities.

2/07/01

PUBLICATIONS ON INTERMODAL TRANSPORTATION

Federal Transit Administration 202-366-5781

Office of Intermodalism (S-3), 400 Seventh Street, SW, Washington, DC 20590 www.bts.gov/ntl/DOCS/453.html

Titles include Sourcebook on Transit-Related Environmental Regulations, Planning & Environmental Training Catalogue, Characteristics of Urban Transportation Systems, and Intermodal Technical Assistance for Transportation Planners and Policymakers. Many other reports available also.

Resource Type: TA

Resource Type: FUNDING/TA

Resource Type: FUNDING

Resource Type: TA

RAILROAD STATION REVITALIZATION

The Great American Station Foundation 505-426-8055 615 E. Lincoln Ave, Las Vegas, NM 87701 www.stationfoundation.org/

Promotes community economic development by preserving railroad stations and transforming them into improved centers of transportation and commerce. Provides technical assistance in areas of planning, preservation, design, financing, retail, transportation, etc. Also provides grants and loans for projects that will enhance transportation and stimulate community economic development. Only active rail stations are eligible for assistance.

RURAL HOUSING COMMUNITY FACILITIES

USDA Rural Development 413-253-4333 451 West Street, Amherst, MA 01002 www.rurdev.usda.gov/rhs/cf/cp.htm

This program has several elements, including direct loans and grants. Transportation is one of many eligible topics. Emphasis is given to projects in Empowerment Zones, Enterprise and Champion Communities, and Native American communities.

TRAFFIC CALMING PUBLICATIONS

Public Technology, Inc. 800-852-4934

1301 Pennsylvania Ave NW, Suite 800, Washington DC 20004 pti.nw.dc.us/task_forces/transportation/docs/trafcalm/

"Slow Down, You're Going Too Fast: The Community Guide To Traffic Calming" is a report covering the basics of traffic calming and discussing examples from around the country. PTI is the non-profit technology arm of the National League of Cities, the National Association of Counties, and the International City/County Management Association.

TRANS. & COMMUNITY & SYSTEM PRESERVATION (TCSP)

Federal Highway Administration 202-366-0106 400 Seventh St SW, Washington DC 20590 tcsp-fhwa.volpe.dot.gov/fedreg01/summary.html

Provides discretionary grants to plan and implement transportation strategies which improve efficiency of the transportation system; reduce environmental impacts of transportation; reduce the need for costly future public infrastructure investments; ensure efficient access to jobs, services and centers of trade; and examine development patterns and identify strategies to encourage private sector development patterns which achieve these goals.

Resource Type: FUNDING

Resource Type: FUNDING

Resource Type: TA

TRANS. INFRASTRUCTURE FINANCE & INNOVATION ACT

U.S. Department of Transportation 202-366-9649
Office of Budget & Program Performance, 400 7th Street, SW, Washington, DC 20590 tifia.fhwa.dot.gov/tifia/

Provides 3 types of credit -- secured loans, loan guarantees, and standby lines of credit -- for surface transportation projects costing at least \$100 million. Eligible projects inclue highways and bridges, intelligent transportation systems, intermodal connectors, transit vehicles and facilities, intercity buses and facilities, freight transfer facilities, and passenger rail vehicles and facilities.

TRANSPORTATION ENHANCEMENT PROGRAM Resource Type: FUNDING

MassHighway through Regional Planning Agencies Contact your Regional Planning Agency MassHighway: 10 Park Plaza, Boston, MA 02116; 617-973-8052

As part of The Transportation Equity Act for the 21st Century (TEA-21), this program provides funds on a reimbursement basis for the enhancement of surface transportation systems. Eligible activities include the preservation of abandoned railway corridors and safety and educational programs for bicycles and pedestrians; historic preservation, including acquisition, scenic or historic highway programs, and rehabilitation; landscaping and other scenic beautification; control and removal of outdoor advertising; and establishment of a transportation museum.

VARIOUS PUBLICATIONS

Public Technology, Inc. 800-852-4934 1301 Pennsylvania Ave NW, Suite 800, Washington DC 20004 pti.nw.dc.us/publications/pubs.pdf

Topics address air quality, alternative fuels, improved efficiency in fleet vehicles, telecommuting and commuter efficiency, and "intelligent transportation systems" for local governments.